

In re:
Karen Ann Royer
Debtor

Case No. 18-16624-pmm
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0313-4
Date Rcvd: Oct 25, 2023

User: admin
Form ID: 138OBJ

Page 1 of 2
Total Noticed: 23

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Oct 27, 2023:

Recip ID	Recipient Name and Address
db	+ Karen Ann Royer, 321 E. Market Street, Bethlehem, PA 18018-6320
14208349	+ CUNA Mutual Group, 5910 Mineral Point Road, Madison, WI 53705-4498
14211161	+ Quicken Loans Inc., KML LAW GROUP, P.C., 701 Market St. Suite 5000, Philadelphia, PA 19106-1541
14208352	+ St. Luke's Hospital, 801 Ostrum Street, Bethlehem, PA 18015-1065
14208354	++ WELLS FARGO BANK NA, 1 HOME CAMPUS, MAC X2303-01A, DES MOINES IA 50328-0001 address filed with court:, Wells Fargo Bank, Attn: Bankruptcy Dept, PO Box 6429, Greenville, SC 29606
14208356	+ Zachary Zawarski, Esq., 3001 Easton Avenue, Bethlehem, PA 18017-4207

TOTAL: 6

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	+ Email/Text: taxclaim@countyofberks.com	Oct 26 2023 00:33:00	Tax Claim Bureau, 633 Court Street, Second Floor, Reading, PA 19601-4300
smg	+ Email/Text: usapae.bankruptcyntices@usdoj.gov	Oct 26 2023 00:33:00	U.S. Attorney Office, c/o Virginia Powel, Esq., Room 1250, 615 Chestnut Street, Philadelphia, PA 19106-4404
14208345	+ Email/Text: BarclaysBankDelaware@tsico.com	Oct 26 2023 00:33:00	Barclays Bank Delaware, Attn: Correspondence, PO Box 8801, Wilmington, DE 19899-8801
14208347	+ Email/PDF: Citi.BNC.Correspondence@citi.com	Oct 26 2023 00:37:00	Citibank, NA, Attn: Centralized Bankruptcy, PO Box 790034, St Louis, MO 63179-0034
14208348	+ Email/PDF: Citi.BNC.Correspondence@citi.com	Oct 26 2023 00:35:23	Citibank, NA, Attn: Centralized Bankruptcy, PO Box 790040, Saint Louis, MO 63179-0040
14212006	Email/Text: mrdiscen@discover.com	Oct 26 2023 00:32:00	Discover Bank, Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025
14208350	+ Email/Text: mrdiscen@discover.com	Oct 26 2023 00:32:00	Discover Financial, PO Box 3025, New Albany, OH 43054-3025
14208346	Email/PDF: ais.chase.ebn@aisinfo.com	Oct 26 2023 00:36:33	Chase Card Services, Correspondence Dept, PO Box 15298, Wilmington, DE 19850
14242068	Email/PDF: resurgentbknofications@resurgent.com	Oct 26 2023 00:35:19	LVNV Funding, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
14243801	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Oct 26 2023 00:36:55	Portfolio Recovery Associates, LLC, POB 41067, Norfolk VA 23541
14208351	+ Email/Text: bankruptcyteam@quickenloans.com	Oct 26 2023 00:33:00	Quicken Loans, 662 Woodward Avenue, Detroit, MI 48226-3433
14223665	+ Email/Text: bankruptcyteam@quickenloans.com	Oct 26 2023 00:33:00	Quicken Loans Inc., 635 Woodward Avenue, Detroit, MI 48226-3408
14209928	+ Email/PDF: ais.sync.ebn@aisinfo.com	Oct 26 2023 00:36:19	Synchrony Bank, c/o PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA

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			23541-1021
14208353	+ Email/PDF: ais.sync.ebn@aisinfo.com	Oct 26 2023 00:36:33	Synchrony Bank/QVC, Attn: Bankruptcy Dept, PO Box 965060, Orlando, FL 32896-5060
14235908	Email/PDF: ais.wellsfargo.ebn@aisinfo.com	Oct 26 2023 00:36:37	Wells Fargo Bank, N.A., Wells Fargo Card Services, PO Box 10438, MAC F8235-02F, Des Moines, IA 50306-0438
14238258	Email/PDF: ais.wellsfargo.ebn@aisinfo.com	Oct 26 2023 00:35:18	Wells Fargo Bank, N.A., PO Box 10438, MAC F8235-02F, Des Moines, IA 50306-0438
14208355	+ Email/PDF: ais.wellsfargo.ebn@aisinfo.com	Oct 26 2023 00:36:15	Wells Fargo/Flooring Solution, Attn: Bankruptcy, PO Box 14517, Des Moines, IA 50306-3517
TOTAL: 17			

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Oct 27, 2023

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on October 25, 2023 at the address(es) listed below:

Name	Email Address
BRIAN CRAIG NICHOLAS	on behalf of Creditor Quicken Loans Inc. bnicholas@kmlawgroup.com bkgroup@kmlawgroup.com
KEVIN G. MCDONALD	on behalf of Creditor Quicken Loans Inc. bkgroup@kmlawgroup.com
MICHAEL PATRICK FARRINGTON	on behalf of Creditor Rocket Mortgage LLC f/k/a Quicken Loans, LLC f/k/a Quicken Loans Inc. mfarrington@kmlawgroup.com
ROLANDO RAMOS-CARDONA	on behalf of Trustee SCOTT F. WATERMAN [Chapter 13] ecfmail@readingch13.com
SCOTT F. WATERMAN [Chapter 13]	ECFMail@ReadingCh13.com
United States Trustee	USTPRegion03.PH.ECF@usdoj.gov
ZACHARY ZAWARSKI	on behalf of Debtor Karen Ann Royer zzawarski@zawarskilaw.com

TOTAL: 7

***UNITED STATES BANKRUPTCY COURT
EASTERN DISTRICT OF PENNSYLVANIA***

In Re: Karen Ann Royer
Debtor(s)

Case No: 18-16624-pmm
Chapter: 13

NOTICE OF DEADLINE TO OBJECT TO DISCHARGE

To all creditors and parties in interest, NOTICE IS GIVEN THAT:

The Standing Chapter 13 Trustee has indicated that all plan payments have been made.

Any objection to the entry of the Debtor(s)' Order of Discharge or request to delay the entry of discharge pursuant to 11 U.S.C. § 1328(h), must be filed in writing within 14 days from the date of this Notice with the Clerk of the U.S. Bankruptcy Court.

All objections must be filed with the Clerk at the following address:

United States Bankruptcy Court
Office of the Clerk, Gateway Building
201 Penn Street, 1st Floor
Reading, PA 19601

In the absence of any objection, the Court may enter the Order of Discharge.

For The Court

Timothy B. McGrath
Clerk of Court

Dated: 10/25/23